Certificate Number: 11760-RI-DE-015560977

Bankruptcy Case Number: 11-12667



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 25, 2011</u>, at <u>6:14</u> o'clock <u>PM PDT</u>, <u>Russell Matuszek</u> completed a course on personal financial management given <u>by internet</u> by <u>123</u> <u>Debtor.com, LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>District of Rhode Island</u>.

Date: July 25, 2011 By: /s/Jennifer L Walter

Name: Jennifer L Walter

Title: <u>Teacher</u>